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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH**

In re: Mindy Sue Skyles, Debtor.	Case No. 20-25985 Chapter 13 Hon. Kevin R. Anderson
NOTICE OF MODIFIED CHAPTER 13 PLAN	

PLEASE TAKE NOTICE that the Debtor has filed with the United States Bankruptcy Court for the District of Utah a request to modify the previously filed Chapter 13 Plan under 11 U.S.C. § 1323. The Debtor moves the Court for confirmation of the Plan as modified without further notice and hearing. In support thereof, the Debtor represents as follows:

The most recently-filed plan is hereby modified as follows:

Plan Part No.	Previously Filed Plan Provision	Plan as Modified
2.1	Debtor(s) will make regular payments to the trustee as follows: \$890 per Month for 36 months	Debtor(s) will make regular payments to the trustee as follows: \$890 per Month for 5 months \$1,220 per Month for 31 months
3.2	Name of creditor: US Bank Home Mortgage Estimated amount of creditor's total claim: \$35,000.00 Collateral: 964 Southwest Drive Tooele, UT 84074 Value of collateral: \$208,887.00 Amount of claims senior to creditor's claim: \$0.00 Amount of secured claim: \$35,000.00 Interest rate: 4.25% Monthly payment to creditor: Pro Rata Estimated total of monthly payments: \$38,782.40	Name of creditor: US Bank Home Mortgage Estimated amount of creditor's total claim: \$47,402.18 Collateral: 964 Southwest Drive Tooele, UT 84074 Value of collateral: \$208,887.00 Amount of claims senior to creditor's claim: \$0.00 Amount of secured claim: \$47,402.18 Interest rate: 4.25% Monthly payment to creditor: \$1,036.13 Estimated total of monthly payments: \$51,806.50

The modification does not negatively impact secured, priority, or non-priority, unsecured creditors because no substantial changes have been made to their treatment.

Under 11 U.S.C. § 1323(c), any holder of a secured claim that has accepted or rejected, as the case may be, the prior plan is deemed to have accepted or rejected the plan as modified, unless the modification provides for a change in the rights of such holder from what such rights were under the plan before modification, and changes such holder's previous acceptance or rejection.

THEREFORE, because the modification does not require notice to creditors, the Debtor requests that the Bankruptcy Court confirm the plan as modified without further notice or hearing.

Dated: April 21, 2021

Watton Law Group

/s/ Michael J. Watton
Michael J. Watton
Michael J. Reed
Attorneys for the Debtor

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 21, 2021, I electronically filed the foregoing Notice of Modified Chapter 13 Plan with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users.

Chapter 13 Trustee: ecfmail@ch13ut.org U.S. Trustee's Office: USTPRegion19.SK.ECF@usdoj.gov

I hereby certify that on April 21, 2021, I caused to be serviced a true and correct copy of the forgoing Notice of Modified Chapter 13 Plan as follows:

Mail Services: First-class U.S. Mail, postage pre-paid address to:

Halliday, Watkins & Mann PC
Attorneys for US Bank
376 East 400 South Suite 300
Salt Lake City, UT 84111

/s/ Ashley Hermann, Paralegal for Watton Law Group